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PATENT
17207-00011

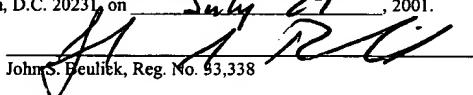
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Nabe et al. : GroupArt Unit: 2161
Serial No. 09/827,721 : Examiner:
Filed: April 6, 2001 :
For: METHODS AND SYSTEMS FOR :
IDENTIFYING EARLY :
TERMINATING LOAN :
CUSTOMERS :
:

CERTIFICATE OF MAILING

I certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231, on July 27, 2001.


John S. Beulink, Reg. No. 93,338

INFORMATION DISCLOSURE STATEMENT

1. Pursuant to 37 CFR 1.97(b)
[within 3 months of filing or prior to 1st Office Action]
2. Certification Pursuant to 37 CFR 1.97(c)
[before Final Office Action or Allowance]
3. Fee Payment Pursuant to 37 CFR 1.97(c)
[before Final Office Action or Allowance]
4. Petition, Certification & Petition Fee Payment Pursuant to 37 CFR 1.97 (d)
[before Issue Fee payment]

Hon. Commissioner for Patents
Washington, D.C. 20231

Sir:

The following are submitted in the above identified application in compliance with 37 CFR 1.97 & 1.98:

5. A list of documents on form PTO-1449 together with copies of each identified document and a translation or a concise explanation of each non-English language document is enclosed herewith.

This Paper is submitted in accordance with:

6. 37 CFR 1.97(b): [within 3 months of filing or prior to 1st Office Action]
7. 37 CFR 1.97(c): [before Final Office Action or Allowance, whichever is earlier]; and



The required certification made in item 11 below; or

9. — The \$180 fee specified in 37 CFR 1.17(p) for submission of this Information Disclosure Statement is authorized in item 14 below.
10. — 37 CFR 1.97(d): [before issue fee payment]; and
 - a) This is a petition for consideration of the subject Information Disclosure Statement. The petition fee (\$130.00) required by 37 CFR 1.17(i)(1) is authorized in item 14 below. (Direct this letter to: "Attention GROUP DIRECTOR, and if applicable include batch locator information: e.g., "Allowed Files, Batch _____, Date of Allowance _____"), and
 - b) The required Certification is stated in item 11 below.
11. — Certification
12. — Each item of information contained in this Statement was cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this Statement; or
13. — No item of information contained in this Statement was cited in a communication from a foreign patent office in a counterpart foreign application or, to the knowledge of the person signing this document after making reasonable inquiry, was known to any individual designated in 37 CFR 1.56(c) more than three (3) months prior to the filing of this Statement.
14. Please charge all applicable fees associated with the submittal of this Information Disclosure Statement to Deposit Account No. 01-2384. An original and two copies of this document is enclosed.

Respectfully submitted,


John Beulick, Reg. No. 38,338
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PTO/SB/08A (08-00)

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Substitute for form 1449A/PTO				<i>Complete if Known</i>	
				Application Number	09/827,721
				Filing Date	April 6, 2001
				First Named Inventor	Oumar Nabe
				Group Art Unit	2161
				Examiner Name	
Sheet	1	of	1	Attorney Docket Number	17207-00011

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U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
		Number	Kind Code ² (if known)		
AA	6,243,691			Fisher et al.	June 5, 2001
AB	6,226,623			Schein et al.	May 1, 2001
AC	6,183,362			Boushy	February 6, 2001
AD	6,182,054			Dickinson et al.	January 30, 2001
AE	6,115,691			Ulwick	September 5, 2000
AF	6,078,892			Anderson et al.	June 20, 2000
AG	6,073,112			Geerlings	June 6, 2000
AH	6,061,506			Wollaston et al.	May 9, 2000
AI	6,049,782			Gottesman et al.	April 11, 2000
AJ	6,029,068			Takahashi et al.	February 22, 2000
AK	6,012,045			Barzilai et al.	January 4, 2000
AL	5,966,695			Melchionne et al.	October 12, 1999
AM	5,963,910			Ulwick	October 5, 1999
AN	5,962,289			Yoshinaga	October 5, 1999
AO	5,956,693			Geerlings	September 21, 1999
AP	5,930,764			Melchionne et al.	July 27, 1999
AQ	5,835,896			Fisher et al.	November 10, 1998
AR					
AS					
AT					

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document			Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Office ³	Number ⁴	Kind Code ⁵ (if known)	
FA					
FB					
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¹Unique citation designation number. ²See Attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language Translation is attached.

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